

NOTIFICATION IN RELATION TO BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 06-Dec-2018

In case the interest rate under the relevant Facility Agreement/General Facility Agreement is **BLR + Margin***, please refer to the below BLR information for your reference.

Tenor	USD BLR (%)	VND BLR (%)
Overnight	4.63	7.19
1 week	4.76	7.15
2 weeks	4.81	7.10
1 month	4.92	6.97
2 months	5.08	6.75
3 months	5.30	6.55
4 months	5.33	6.56
5 months	5.36	6.56
6 months	5.39	6.57
7 months	5.40	6.60
8 months	5.42	6.63
9 months	5.43	6.66
10 months	5.44	6.65
11 months	5.46	6.63
12 months	5.47	6.62

* Margin is determined in accordance with the Facility Agreement/General Facility Agreement.

Note:

Our Relationship Manager will separately inform you of BLR for a loan in case:

- (i) The loan amount is higher than VND10 billion or USD1 million; and/or
- (ii) The loan tenor is longer than 01 year; and/or
- (iii) The loan is utilized in other foreign currency.